

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

MATTHEW E. KOTOK

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-21406

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

July 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 04/11/2018 and confirmed on 7/19/18 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

| | | |
|---------------------------|--------|------------|
| Total Receipts | | 147,596.00 |
| Less Refunds to Debtor | 260.38 | |
| TOTAL AMOUNT OF PLAN FUND | | 147,335.62 |

| | | |
|------------------------------------|----------|----------|
| Administrative Fees | | |
| Filing Fee | 0.00 | |
| Notice Fee | 0.00 | |
| Attorney Fee | 3,000.00 | |
| Trustee Fee | 6,634.37 | |
| Court Ordered Automotive Insurance | 0.00 | |
| TOTAL ADMINISTRATIVE FEES | | 9,634.37 |

| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|------------------------------------|--------------|-----------|----------|------------|
| Secured | | | | | |
| | ELLIOTT COMMUNITY FEDERAL CREDIT I | 0.00 | 23,808.00 | 0.00 | 23,808.00 |
| | Acct: | | | | |
| | PNC BANK NA | 0.00 | 94,048.42 | 0.00 | 94,048.42 |
| | Acct: 3113 | | | | |
| | CITIZENS BANK NA | 16,604.88 | 16,604.88 | 1,369.78 | 17,974.66 |
| | Acct: 7641 | | | | |
| | | | | | 135,831.08 |

| | | | | | |
|----------|--------------------------------|----------|----------|------|------|
| Priority | | | | | |
| | RODNEY D SHEPHERD ESQ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | MATTHEW E. KOTOK | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | MATTHEW E. KOTOK | 260.38 | 260.38 | 0.00 | 0.00 |
| | Acct: | | | | |
| | LAW OFFICES OF RODNEY SHEPHERD | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | LAW OFFICES OF RODNEY SHEPHERD | 3,000.00 | 3,000.00 | 0.00 | 0.00 |
| | Acct: | | | | |

*** NONE ***

| | | | | | |
|-----------|----------------------------|-----------|--------|------|--------|
| Unsecured | | | | | |
| | BBY/CBNA | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | JPMORGAN CHASE BANK NA | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | LVNV FUNDING LLC, ASSIGNEE | 6,320.62 | 240.40 | 0.00 | 240.40 |
| | Acct: 6722 | | | | |
| | DISCOVER BANK(*) | 23,252.51 | 884.36 | 0.00 | 884.36 |
| | Acct: 7832 | | | | |
| | KEYBANK NA** | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | PNC BANK NA | 1,065.10 | 40.51 | 0.00 | 40.51 |
| | Acct: 3120 | | | | |
| | PNC BANK NA | 13,784.37 | 524.26 | 0.00 | 524.26 |

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| Creditor Type | Creditor Name | Claim Amount | Prin Paid | Int Paid | Total Paid |
|---------------|------------------------------------|--------------|-----------|----------|------------|
| Unsecured | | | | | |
| | Acct: 1177 | | | | |
| | CITIZENS BANK NA | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: 4914 | | | | |
| | DUQUESNE LIGHT COMPANY(*) | 712.31 | 27.09 | 0.00 | 27.09 |
| | Acct: 7844 | | | | |
| | AMERICAN EXPRESS NATIONAL BANK | 4,037.39 | 153.55 | 0.00 | 153.55 |
| | Acct: 2000 | | | | |
| | BERNSTEIN BURKLEY PC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | VERIZON++ | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | VERIZON WIRELESS | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | VIRGINIA KOTOK | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | PHELAN HALLINAN DIAMOND & JONES LL | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | SCHIMIZZI LAW LLC | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | KML LAW GROUP PC* | 0.00 | 0.00 | 0.00 | 0.00 |
| | Acct: | | | | |
| | | | | | 1,870.17 |

TOTAL PAID TO CREDITORS

137,701.25

TOTAL CLAIMED

PRIORITY 0.00

SECURED 16,604.88

UNSECURED 49,172.30

Date: 07/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

MATTHEW E. KOTOK

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:18-21406

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Matthew E. Kotok
Debtor

Case No. 18-21406-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jul 25, 2023

User: auto
Form ID: pdf900

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2023:

| Recip ID | Recipient Name and Address |
|----------|---|
| db | + Matthew E. Kotok, 607 Parliament Drive, Coraopolis, PA 15108-3277 |
| 14809182 | + Elliott Community Federal Credit Union, 920 North Fourth Street, Jeannette, PA 15644-1499 |
| 14809183 | Key Bank, c/o Raymond Wendolowski, Esquire, Suite 2200 Gulf Tower, Pittsburgh, PA 15219 |
| 14809186 | + Virginia Kotok, 609 Parliament Drive, Coraopolis, PA 15108-3277 |

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| cr | Email/Text: Bankruptcy.RI@Citizensbank.com | Jul 25 2023 23:28:00 | Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919 |
| 14864614 | Email/PDF: bncnotices@becket-lee.com | Jul 25 2023 23:45:12 | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701 |
| 14809178 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jul 25 2023 23:35:01 | Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497 |
| 14828774 | Email/Text: Bankruptcy.RI@Citizensbank.com | Jul 25 2023 23:28:00 | Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915 |
| 14809185 | Email/Text: Bankruptcy.RI@Citizensbank.com | Jul 25 2023 23:28:00 | RBS Citizens, 480 Jefferson Blvd., Warwick, RI 02886-1359 |
| 14809180 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Jul 25 2023 23:34:51 | Citicards/CBNA, P.O. Box 6241, Sioux Falls, SD 57117-6241 |
| 14809181 | Email/Text: mrdiscen@discover.com | Jul 25 2023 23:28:00 | Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850-5316 |
| 14814352 | Email/Text: mrdiscen@discover.com | Jul 25 2023 23:28:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 14864610 | + Email/Text: kbarkley@bernsteinlaw.com | Jul 25 2023 23:29:00 | Duquesne Light Company, c/o Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 14809179 | Email/PDF: ais.chase.ebn@aisinfo.com | Jul 25 2023 23:34:57 | Chase/Bank One Card Services, P.O. Box 15298, Wilmington, DE 19850 |
| 14910125 | + Email/Text: kbarkley@bernsteinlaw.com | Jul 25 2023 23:29:00 | Key Bank, c/o Bernstein-Barkley, P.C., Attn: Ray P. Wendolowski, Esq., 707 Grant St., Ste. 2200 Gulf Tower, Pittsburgh, PA 15219-1945 |
| 14866459 | Email/PDF: resurgentbknofications@resurgent.com | Jul 25 2023 23:35:00 | LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 14809184 | Email/Text: Bankruptcy.Notices@pnc.com | Jul 25 2023 23:28:00 | PNC Bank, P.O. Box 3180, Pittsburgh, PA 15230 |
| 14865706 | Email/Text: Bankruptcy.Notices@pnc.com | Jul 25 2023 23:28:00 | PNC Bank, National Association, PO Box 94982, Cleveland, OH 44101 |

District/off: 0315-2

User: auto

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Date Rcvd: Jul 25, 2023

Form ID: pdf900

Total Noticed: 18

TOTAL: 14

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | PNC BANK NA |
| cr | | PNC BANK, NATIONAL ASSOCIATION |
| cr | * | American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701 |
| cr | *+ | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| cr | *+ | Elliott Community Federal Credit Union, 920 North Fourth Street, Jeannette, PA 15644-1499 |

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2023 at the address(es) listed below:

| Name | Email Address |
|-------------------------------------|---|
| Brian Nicholas | on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bnicholas@kmlawgroup.com |
| Jerome B. Blank | on behalf of Creditor PNC BANK NA jblank@pincuslaw.com brausch@pincuslaw.com |
| Keri P. Ebeck | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com;kebeck@ecf.courtdrive.com |
| Office of the United States Trustee | ustpreion03.pi.ecf@usdoj.gov |
| Richard W. Schimizzi | on behalf of Creditor Elliott Community Federal Credit Union rws@schimizzilaw.com mrs@schimizzilaw.com;G16143@notify.cincompass.com;lms@schimizzilaw.com |
| Rodney D. Shepherd | on behalf of Debtor Matthew E. Kotok rodsheph@cs.com |
| Ronda J. Winnecour | cmecf@chapter13trusteedpa.com |

TOTAL: 7